

## REMARKS

Claims 34-51 are pending in this application.

Claims 34, 36, 43, and 45 are amended herein, claims 35, 39, 44, and 48 are cancelled herein, and claims 52-55 are added are added. No new matter is added.

Claims 34, 43, and 52 are independent.

Pending claims 34-51 stand rejected under 35 U.S.C. §103(a) as being anticipated by Dent et al. (U.S. Patent No. 6,128,603) in view of Hogan (U.S. Patent No. 5,699,528). To the extent not addressed by the amendment, the rejection is respectfully traversed. And, also to the extent not addressed by the amendment, the traversal arguments from the previous Request For Reconsideration are incorporated herein.

As amended, independent claim 34 requires, inter alia, that a plurality of bills from a plurality of billers for a payer be stored. Each biller is associated with one of a plurality of biller categories. Each biller category is associated with either a type of good or service provided by a biller, a biller category defined by a payor, or both associated with a type of good or service provided by a biller and a biller category defined by a payor. Also required is that that a payor request to view those of the stored plurality of bills from billers associated with one of the plurality of biller categories be received, and that only those bills from those billers associated with the one biller category be transmitted to the payor responsive to the payor request.

As amended, independent claim 43 requires, inter alia, a memory configured to store a plurality of bills from a plurality of billers for a payor, with each biller being associated with one of a plurality of biller categories. Like claim 34, each biller category

is associated with either a type of good or service provided by a biller, a biller category defined by a payor, or both associated with a type of good or service provided by a biller and a biller category defined by a payor. Also required is a processor which receives a request from a payor to view those bills of the stored plurality of bills from billers associated with one of the plurality of biller categories. The processor is further configured to cause only those bills from those billers associated with the one biller category to be transmitted to the payor responsive to the received request.

New independent claim 52 requires, inter alia, that a plurality of bills from a plurality of billers for a payer be stored. Each biller is associated with one of a plurality of biller categories. Each biller category is not associated with a payment status of a bill. That is, each biller category is not associated with a status of a bill being one of paid and unpaid. Also required is that that a payor request to view those of the stored plurality of bills from billers associated with one of the plurality of biller categories be received, and that only those bills from those billers associated with the one biller category be transmitted to the payor responsive to the payor request.

As discussed in the previous Request For Reconsideration, filed August 4, 2004, Dent discloses an electronic bill presentment and payment system which includes a "cashflow analyzer" that enables a payor to coordinate unpaid electronic bills according to different payment schedules (see, for example, the Abstract). In Dent, a biller transmits an electronic bill to a payor's computer (see, for example, Figure 1, Figure 2, and column 4, line 59, through column 6, line 3). Dent does not teach or suggest that the payor pulls the electronic bill from the biller, i.e., the payor does not request the transmission. Rather, the biller pushes the electronic bill to the payor without the payor

requesting the transmission. The Examiner now acknowledges that Dent does not teach pulling a payor requested electronic bill, and looks to Hogan for such.

The cashflow analyzer, which is resident on the payor's computer, displays stored unpaid bills as icons and presents summary billing information for the unpaid bills (see, for example, Figure 2, Figure 5, column 5, line 64, through column 6, line 5, and column 7, lines 44-64). Via a cashflow analyzer display presentation, a payor can view unpaid bills, "any bills that the consumer has paid today, any pending payments, and the remaining available funds to pay bills" (column 7, line 67, through column 8, line 2).

Dent does not disclose a user choosing to view those bills that belong to a biller category associated with a type of good or service provided by a biller, nor does Dent disclose a user choosing to view those bills belonging to a payor defined biller category, as required by independent claims 34 and 43. Dent only discloses a user choosing to view those bills that are either unpaid or "paid today," i.e., a user choosing to view those bills having a status of paid or unpaid. Thus, Dent does not disclose a biller category that is not associated with a status of a bill that is one of paid and unpaid, as required by independent claim 52. Furthermore, Hogan does not disclose the biller categories as required by independent claims 34, 43, and 52. Rather, as discussed in the prior Request For Reconsideration, Hogan, at best, teaches bill categories.

Accordingly, in view of the above, it is respectfully requested that the Examiner reconsider and withdraw the rejection of the independent claims of the instant application.

The dependencies of independent claims 34 and 43, as discussed in the previous Request For Reconsideration, as well as new independent claim 52, recite novel and

unobvious features beyond those found in the independent claims. These features are not taught or suggested by the applied art. It is respectfully submitted that the Examiner has rejected these claims in an omnibus fashion, as the specific portions of Dent in which the recited limitations of certain claims are disclosed have not been identified, and as the limitations of other claims have seemingly been ignored.

In particular, claims 36 and 45 require that the plurality of biller categories include a category corresponding to at least one of a credit card service and a utility service. The Examiner has failed to identify with any clarity wherein Dent such is taught. Claims 40 and 49 require that at least one of the plurality of billers be associated with more than one biller category. Again, the Examiner has failed to provide any understandable rationale as to how Dent discloses this requirement.

Claims 38 and 47 require, inter alia, that the payor request to view those bills associated with one of a plurality of bill categories, the plurality of bill categories including a disputed bill category. Neither Dent nor Hogan teaches or suggests categorizing bills according to those bills that are disputed. While it is acknowledged that Dent does disclose a technique for questioning a particular bill, Dent does not disclose categorizing bills according to a plurality of bill categories, the plurality of bill categories including a disputed bill category.

Claims 41 and 50 require a payor request to view those of the stored plurality of bills that are both unpaid and associated with one of the plurality of biller categories, and a transmission responsive thereto which includes the stored bills that meet this double criteria. It seems that the Examiner has again failed to even consider the expressly recited limitations of claims 41 and 51. As should be understood from the previous traversal

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arguments, Dent does not teach or suggest requesting to view those bills that are both unpaid and belonging to a certain biller category.

Claims 42 and 51 require a payor request to view those of the stored plurality of bills that are both paid and associated with one of the plurality of biller categories, and a transmission responsive thereto which includes the stored bills that meet this double criteria. As best understood, the Examiner relies upon Figures 5-7 and column 7, line 55, through column 8, line 2, in rejecting these claims. Similar to claims 41 and 50, it is respectfully submitted that Dent does not disclose requesting to view those bills that are both paid and belonging to a certain biller category.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the

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filing of this paper, including extension of time fees, to Deposit Account 01-2135 and  
please credit any excess fees to such deposit account.

Respectfully submitted,  
ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read "Sterling W. Chandler", with a long horizontal flourish extending to the right.

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